

UNITED STATES BANKRUPTCY COURT
District of Arizona

NOTICE TO DEBTOR(S)

CASE NAME: JOHN MCLOUGHLIN
CASE NUMBER/ADVERSARY NUMBER: 2:13-bk-14029-DPC

TO: JOHN MCLOUGHLIN

Notice Regarding Required Personal Financial Management Course

A Certification of Completion of Instructional Course Concerning Personal Financial Management has not been filed. The instructional course must be completed from a United States Trustee approved provider. A list of the providers can be obtained from the court's website www.azb.uscourts.gov.

The requirement to complete a Personal Financial Management Course from an approved provider is separate and not the same as Credit Counseling, which is required prior to filing bankruptcy. The Personal Financial Management Course must be completed to receive a discharge. Complete and file the attached certificate with a copy of the document received from the course provider confirming that the course was completed.

If indicating on the certification that no Personal Financial Management Course is required due to incapacity or disability as defined by 11 USC Section 109(h)(4) or due to active military duty in a military combat zone, documentation which supports the certification is required and needs to be attached. The certification and supporting documentation will be referred to the bankruptcy judge for determination under 11 USC Section 109(h)(4).

Failure to timely file this Certification may result in the case being closed without entry of the discharge. Should the case be closed and a request for the case to be reopened is filed to complete the requirement and receive a discharge; the filing of a motion to reopen has a required fee of \$260.00 for a chapter 7 case, \$235.00 for a chapter 13 case.

Date: January 2, 2019

Address of the Bankruptcy Clerk's Office:
U.S. Bankruptcy Court, Arizona
230 North First Avenue, Suite 101
Phoenix, AZ 85003-1727
Telephone number: (602) 682-4000
www.azb.uscourts.gov

Clerk of the Bankruptcy Court:

George Prentice

By: Katie H, Deputy Clerk
Phone: 602-682-4000

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF ARIZONA**

In re:

Case No.: 2:13-bk-14029-DPC

JOHN MCLOUGHLIN
7235 E HAMPTON
106
MESA, AZ 85209
SSAN: xxx-xx-4733
EIN:

Chapter: 13

Debtor(s)

Certification About a Financial Management Course

If you are an individual, you must take an approved course about personal financial management if:

- you filed for bankruptcy under chapter 7 or 13, or
- you filed for bankruptcy under chapter 11 and §1141 (d)(3) does apply.

In a joint case, each debtor must take the course. 11 U.S.C §§ 727(a)(11) and 1328(g).

After you finish the course, the provider will give you a certificate. The provider may notify the court that you have completed the course. If the provider does notify the court, you need not file this form. If the provider does not notify the court, then each debtor must file this form with the certificate number before your debts will be discharged.

- If you filed under chapter 7 and you need to file this form, file it within 60 days after the first date set for the meeting of creditors under §341 of the Bankruptcy Code.
- If you filed under chapter 11 or 13 and you need to file this form, file it before you make the last payment that your plan requires or before you file a motion for a discharge under §1141(d)(5)(B) or §1328(b) of the Bankruptcy Code. Fed. R. Bankr. P. 1007(c).

In some cases, the court can waive the requirement to take the financial management course. To have the requirement waived, you must file a motion with the court and obtain a court order.

— — — NOTICE CONTINUES ON NEXT PAGE — — —

Part 1: Tell the Court About the Required Course

You must check one:

☐ **I completed an approved course in personal financial management:**

Date I took the course _____
MM /DD /YYYY

Name of approved provider _____

Certificate number _____

☐ **I am not required to complete a course in personal financial management because the court has granted my motion for a waiver of the requirement based on (check one):**

☐ **Incapacity.** I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ **Disability.** My physical disability causes me to be unable to complete a course in personal financial management in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ **Active Duty.** I am currently on active military duty in a military combat zone.

☐ **Residence.** I live in a district in which the United States trustee (or bankruptcy administrator) has determined that the approved instructional courses cannot adequately meet my needs.

Part 2: Sign Here

I certify that the information I have provided is true and correct.

Signature of debtor named on certificate _____ Printed name of debtor _____ Date MM /DD/ YYYY

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go to www.azb.uscourts.gov/DeBN for more information and to download the request form.